

UNITED STATES BANKRUPTCY COURT

EASTERN DISTRICT OF VIRGINIA

Alexandria Division

In re: MOHAMMED O. ZEKRIA)
SORAYA ZEKRIA)

)
Case No. 13-12585-RGM
Chapter 13

Debtor(s))

MOHAMMED O. ZEKRIA
SORAYA ZEKRIA

Plaintiffs

v.

Adv. Proc No. 13-01183-
RGM

SPECIALIZED LOAN
SERVICING, LLC

Defendant

ORDER

Upon consideration of the plaintiffs' Motion for Entry of Default Judgment, the failure of defendant to file any response to the complaint or motion, and the plaintiffs having presented evidence for the hearing on November 5, 2013; the Court finding that the amount of the lien of the properly perfected first trust exceeded the present value of the real property at issue at the time of filing so that there is no equity whatsoever for the second trust to attach and therefore the second trust is wholly unsecured, it is by this Court

ORDERED that the plaintiffs' Motion for a Default Judgment be, and the same hereby is granted, and it is further

ORDERED that unless the debtors' Chapter 13 case is hereafter dismissed or converted to Chapter 7, the lien arising from a deed of trust from grantors Mohammad Zekria and Soraya Zekria to Vijay Tineja, Trustee, for the benefit of Mortgage Electronic Registration Systems, Inc., as nominee for Financial Mortgage, Inc. and now held by defendant Specialized Loan Servicing, LLC., dated October 26, 2006 and recorded on or about November 1, 2006 among the Land

and void as it affects real property in Fairfax County, more particularly described as:

Lot 84, Section 1, LORTON VALLEY NORTH, as the same appears duly dedicated, platted and recorded in Deed Book 14601, Page 1090, among the Land Records of Fairfax County, Tax ID # 107-3-07-0084, known as 8503 Barrow Furnace Lane, Lorton, VA 22079, and it is further

ORDERED that the claim of Specialized Loan Servicing, LLC (Claim No. 14) on said second trust note will be treated as an unsecured debt and be paid as such according to the terms of the Confirmation Order, as entered and as later modified, if applicable.

Dated: Oct 31 2013

/s/ Robert G Mayer
Robert G. Mayer
U.S. Bankruptcy Judge

I ask for this:

Entered on Docket: November 1, 2013

/s/Joseph M. Goldberg #20814
Attorney for Plaintiffs
1115 Massachusetts Ave., NW
Washington, DC 20004

Copies electronically to:

Joseph M. Goldberg, Esquire
Thomas P. Gorman, Chapter 13 trustee

Copies mailed to:

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